

Fill in this information to identify the case:

Debtor 1 Teaira Christina Sturgeon

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia  
(State)

Case number 17-35412-KRH

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known):

3-1

Last 4 digits of any number you use to identify the debtor's account: 3046

Property Address: 1916 N Battery Drive

Number

Street

Richmond, VA 23222

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 5/1/2022 1@ \$891.32

(a) \$ 891.32

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ 891.32

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

05 / 01/2022

Less Suspense -\$856.55

MM/ DD /YYYY

Total=\$ 34.77

Debtor 1	Teairra Christina Studgeon			Case Number (if known)	17-35412-KRH
	First Name	Middle Name	Last Name		

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Todd Rich Date 05/26/2022  
Signature

Print: Todd Rich, Bar No. VABN 74296 Title Bankruptcy Attorney  
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260  
Number Street  
Peachtree Corners, GA 30092  
City State Zip Code

Contact phone 404-474-7149 Email: trich@mtglaw.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

**Via U.S. Mail**

Teairra Christina Sturgeon  
1916 N Battery Dr  
Richmond, VA 23222

**Via CM/ECF electronic service:**

Seth Jackson-Marks  
Pagano & Marks, P.C.  
25 E. Main Street  
Richmond, VA 23219

Suzanne E. Wade  
7202 Glen Forest Drive, Ste 202  
Richmond, VA 23226

Dated: May 26, 2022

Respectfully submitted,

By: /s/ Todd Rich  
Todd Rich, Esq.  
VABN 74296

MCMICHAEL TAYLOR GRAY, LLC  
Attorney for Creditor  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
Telephone: 404-474-7149  
Facsimile: 404-745-8121  
E-mail: trich@mtglaw.com  
MTG File No.: 22-000545-02



Loan#	
Borrower:	Sturgeon
Date Filed:	10/30/2017
BK Case #	17-35412
First Post Petition Due Date:	11/1/2017
POC covers	06/01/17 - 10/01/17
MOD EFFECTIVE DATE:	

DATE	P&L	PAYMENT CHANGES		Reference
		Escrow	TOTAL	
06/01/17	645.98	191.71	837.69	Payment listed in POC
09/01/17	645.98	191.27	837.25	Payment listed in POC
09/01/18	645.98	201.06	847.04	NOPC filed with the court
09/01/19	645.98	216.47	862.45	NOPC filed with the court
09/01/20	645.98	246.52	892.50	NOPC filed with the court
04/01/22	645.98	245.34	891.32	NOPC filed with the court
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Surp Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fee/Escrow Deposit	Comment
						\$0.00			\$0.00				\$0.00	\$0.00		
11/15/2017	\$896.00	Post	11/1/17	6/1/17	\$837.25	\$58.75	\$58.75		\$58.75				\$0.00	\$0.00		
2/5/2018	\$837.69	Post	12/1/17	7/1/17	\$837.25	\$0.44		\$0.44	\$59.19				\$0.00	\$0.00		
3/8/2018	\$837.25	Post	1/1/18	8/1/17	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
5/29/2018	\$837.25	Post	2/1/18	9/1/17	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
5/29/2018	\$837.25	Post	3/1/18	10/1/17	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
5/29/2018	\$837.25	Post	4/1/18	11/1/17	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
5/29/2018	\$837.25	Post	5/1/18	12/1/17	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
6/7/2018	\$837.25	Post	6/1/18	1/1/18	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
8/5/2018	\$837.25	Post	7/1/18	2/1/18	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
8/6/2018	\$837.25	Post	8/1/18	3/1/18	\$837.25	\$0.00			\$59.19				\$0.00	\$0.00		
9/18/2018	\$847.04	Post	9/1/18	4/1/18	\$847.04	\$0.00			\$59.19				\$0.00	\$0.00		
11/9/2018	\$847.04	Post	10/1/18	5/1/18	\$847.04	\$0.00			\$59.19				\$0.00	\$0.00		
12/23/2018	\$847.04	Post	11/1/18	6/1/18	\$847.04	\$0.00			\$59.19				\$0.00	\$0.00		
2/4/2019	\$847.04	Post	12/1/18	7/1/18	\$847.04	\$0.00			\$59.19				\$0.00	\$0.00		
3/29/2019	\$847.04	Post	1/1/19	8/1/18	\$847.04	\$0.00			\$59.19				\$0.00	\$0.00		
4/15/2019	\$847.04	Post	2/1/19	9/1/18	\$847.04	\$0.00			\$59.19				\$0.00	\$0.00		
4/28/2019	\$600.39	Post				\$600.39	\$600.39		\$609.58				\$0.00	\$0.00		
4/28/2019	\$999.99	Post	3/1/19	10/1/18	\$847.04	\$152.95	\$152.95		\$812.53				\$0.00	\$0.00		
5/6/2019	\$34.00	Post				\$34.00		\$34.00	\$846.53				\$0.00	\$0.00		
5/10/2019	\$847.04	Post	4/1/19	11/1/18	\$847.04	\$0.00			\$846.53				\$0.00	\$0.00		
6/7/2019	\$847.55	Post	5/1/19	12/1/18	\$847.04	\$0.51	\$0.51		\$847.04				\$0.00	\$0.00		
6/1/2019		Post	6/1/19	1/1/19	\$847.04	-\$847.04			\$0.00			\$847.04	\$0.00	\$0.00		
8/2/2019	\$847.04	Post	7/1/19	2/1/19	\$847.04	\$0.00			\$0.00				\$0.00	\$0.00		
9/3/2019	\$847.04	Post	8/1/19	3/1/19	\$847.04	\$0.00			\$0.00				\$0.00	\$0.00		
9/22/2019	\$862.45	Post	9/1/19	4/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
11/8/2019	\$862.45	Post	10/1/19	5/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
11/22/2019	\$862.45	Post	11/1/19	6/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
12/8/2019	\$862.45	Post	12/1/19	7/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
1/21/2020	\$862.45	Post	1/1/20	8/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
3/2/2020	\$862.45	Post	2/1/20	9/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
3/2/2020	\$862.45	Post	3/1/20	10/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
3/31/2020	\$862.45	Post	4/1/20	11/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
3/31/2020	\$862.45	Post	5/1/20	12/1/19	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
6/15/2020	\$862.45	Post	6/1/20	1/1/20	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
8/7/2020	\$862.45	Post	7/1/20	2/1/20	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
8/31/2020	\$862.45	Post	8/1/20	3/1/20	\$862.45	\$0.00			\$0.00				\$0.00	\$0.00		
10/1/2020	\$862.45	Post				\$862.45	\$862.45		\$862.45				\$0.00	\$0.00		
10/29/2020	\$892.50	Post	9/1/20	4/1/20	\$892.50	\$0.00			\$862.45				\$0.00	\$0.00		
12/8/2020	\$892.50	Post	10/1/20	5/1/20	\$892.50	\$0.00			\$862.45				\$0.00	\$0.00		
12/30/2020		Pre				\$0.00			\$862.45		\$52.36		\$52.36	\$52.36		
1/13/2021	\$892.50	Post	11/1/20	6/1/20	\$892.50	\$0.00			\$862.45				\$52.36	\$52.36		
1/13/2021	\$892.50	Post	12/1/20	7/1/20	\$892.50	\$0.00			\$862.45				\$52.36	\$52.36		
1/29/2021		Pre				\$0.00			\$862.45		\$314.29		\$366.65	\$366.65		
2/23/2021		Pre				\$0.00			\$862.45		\$208.45		\$575.10	\$575.10		
3/9/2021	\$1,677.50	Post	1/1/21	8/1/20	\$892.50	\$1,785.00	\$1,785.00		\$2,647.45				\$575.10	\$575.10		
		Post	2/1/21	9/1/20	\$892.50	-\$892.50		\$892.50	\$1,754.95				\$575.10	\$575.10		
		Post	3/1/21	10/1/20	\$892.50	-\$892.50		\$892.50	\$1,754.95				\$575.10	\$575.10		
3/15/2021		Escrow				\$0.00			\$862.45				\$0.00	\$575.10	\$575.10	\$575.10
4/1/2021	\$892.50	Post	4/1/21	11/1/20	\$892.50	\$0.00			\$862.45			\$575.10	\$0.00	\$575.10		
4/2/2021		Pre				\$0.00			\$862.45		\$312.56		\$312.56	\$887.66		
4/27/2021		Pre				\$0.00			\$862.45		\$208.46		\$521.02	\$1,096.12		
5/3/2021	\$892.50	Post	5/1/21	12/1/20	\$892.50	\$0.00			\$862.45				\$521.02	\$1,096.12		
5/31/2021		Pre				\$0.00			\$862.45		\$208.37		\$729.39	\$1,304.49		
6/3/2021	\$892.50	Post	6/1/21	1/1/21	\$892.50	\$0.00			\$862.45				\$729.39	\$1,304.49		
6/29/2021		Pre				\$0.00			\$862.45		\$229.26		\$958.65	\$1,533.75		
6/30/2021		Escrow				\$0.00			\$862.45			\$382.57	\$576.08	\$1,533.75	\$382.57	
7/16/2021	\$892.50	Post	7/1/21	2/1/21	\$892.50	\$0.00			\$862.45				\$576.08	\$1,533.75		
7/28/2021		Pre				\$0.00			\$862.45		\$229.33		\$805.41	\$1,763.08		
8/13/2021	\$891.32	Post	8/1/21	3/1/21	\$892.50	-\$1.18		\$1.18	\$861.27				\$805.41	\$1,763.08		
8/25/2021		Pre				\$0.00			\$861.27		\$255.82		\$1,061.23	\$2,018.90		
9/15/2021	\$891.32	Post	9/1/21	4/1/21	\$892.50	-\$1.18		\$1.18	\$860.09				\$1,061.23	\$2,018.90		
9/29/2021		Pre				\$0.00			\$860.09				\$1,410.76	\$2,368.43		
10/20/2021	\$891.32	Post	10/1/21	5/1/21	\$892.50	-\$1.18		\$1.18	\$858.91				\$1,410.76	\$2,368.43		
10/29/2021		Pre				\$0.00			\$858.91		\$220.08		\$1,630.84	\$2,588.51		
11/16/2021	\$891.32	Post	11/1/21	6/1/21	\$892.50	-\$1.18		\$1.18	\$857.73				\$1,630.84	\$2,588.51		
11/23/2021		Pre				\$0.00			\$857.73				\$1,850.92	\$2,808.59		
12/24/2021		Pre	7/1/21			\$0.00			\$857.73	6/1/2017	\$220.08		\$1,013.23	\$2,808.59	\$191.71	
12/17/2021	\$891.32	Post	12/1/21	8/1/21	\$892.50	-\$1.18		\$1.18	\$856.55			\$837.69	\$1,013.23	\$2,808.59		
1/3/2022		Pre				\$0.00			\$856.55		\$220.08		\$1,233.31	\$3,028.67		
1/14/2022	\$891.32	Post	1/1/22	9/1/21	\$892.50	-\$1.18		\$1.18	\$855.37				\$1,233.31	\$3,028.67		
2/2/2022		Pre				\$0.00			\$855.37		\$220.08		\$1,453.39	\$3,248.75		
2/11/2022	\$892.50	Post	2/1/22	10/1/21	\$892.50	\$0.00			\$855.37				\$1,453.39	\$3,248.75		
3/2/2022		Pre				\$0.00			\$855.37		\$220.08		\$1,673.47	\$3,468.83		
3/11/2022	\$892.50	Post	3/1/22	11/1/21	\$892.50	\$0.00			\$855.37				\$1,673.47	\$3,468.83		
3/21/2022		Pre				\$0.00			\$855.37	7/1/2017		\$837.69	\$835.78	\$3,468.83	\$191.71	
3/21/2022		Pre				\$0.00			\$855.37	8/1/2017		\$837.69	-\$1.91	\$3,468.83	\$191.71	
3/30/2022		Pre				\$0.00			\$855.37		\$330.12		\$1,185.95	\$3,798.95		
4/13/2022	\$892.50	Post	4/1/22	2/1/22	\$891.32	\$1.18	\$1.18		\$856.55				\$1,185.95	\$3,798.95		
4/28/2022		Pre				\$0.00			\$856.55		\$388.62		\$716.83	\$4,187.57		
		Reversal				\$0.00			\$856.55				\$1,674.50	\$4,187.57	-\$957.67	
		Pre		3/1/22		\$0.00			\$856.55	9/1/2017		\$837.25	\$837.25	\$4,187.57	\$191.27	
		Pre		4/1/2												